

Table I.C.3.a(1997) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.4%	15.1%	17.1%	19.3%	15.2%	16.2%	16.9%	16.3%
Industry group **								
Agric., fish., forest.	21.0%*	--	--	--	--	--	22.8%*	18.9%*
Mining	26.3%	0.0%	0.0%	37.1%*	0.0%	23.4%	42.2%*	20.9%
Construction	18.8%	13.8%	18.6%	26.3%	7.4%*	22.1%	17.3%	21.9%*
Manufacturing	14.3%	9.5%*	12.1%	12.9%	17.7%	14.1%	12.5%	14.7%
Transp., commu., util.	10.5%	13.4%*	28.3%	27.7%	19.7%	6.1%	21.0%	8.5%
Wholesale trade	16.1%	9.4%*	16.2%	22.3%	13.9%	15.7%	14.7%	16.8%
Retail Trade	21.2%	16.4%	18.8%	20.4%	19.2%	23.8%	19.3%	22.0%
Fin., ins., real est.	19.0%	10.0%	5.2%*	11.3%*	18.6%	21.7%	9.1%	20.8%
Services	15.9%	17.8%	18.5%	20.1%	13.0%	15.0%	18.4%	14.9%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	17.3%	15.5%	17.9%	19.2%	16.2%	17.4%	17.4%	17.3%
For profit, unincorporated	15.7%	13.6%	14.8%*	30.7%	14.9%*	11.9%	16.2%	15.2%
Nonprofit	12.4%	15.6%	15.6%	17.4%	10.9%	11.0%	14.9%	12.0%
Unknown	19.3%	15.4%*	50.2%*	7.4%	32.8%	18.1%	10.9%*	20.4%
Age of firm								
Less than 5 years	19.3%	20.8%	21.4%	21.3%	13.3%*	21.8%	20.6%	17.2%
5-9 years	19.1%	20.6%	20.4%	24.6%	19.0%	8.3%*	20.3%	17.9%
10-19 years	15.1%	9.7%	15.8%	19.4%	13.8%	14.7%	15.1%	15.1%
20 or more years	15.4%	10.1%	13.9%	16.7%	14.9%	16.1%	14.1%	15.7%
Unknown	16.8%	14.4%*	16.5%*	19.9%	15.9%	16.8%	15.8%	16.8%
Multi/single status								
2 or more locations	16.5%	15.3%*	14.2%	19.3%	15.9%	16.4%	15.5%	16.5%
1 location only	16.3%	15.0%	17.3%	19.3%	14.5%	8.9%*	17.0%	15.4%
Percent full-time employees								
Less than 25%	18.3%	16.2%*	17.8%*	20.2%	19.6%	14.3%*	18.8%*	17.9%
25-49 %	18.3%	9.5%*	14.5%*	25.4%	22.0%	16.7%	18.4%	18.3%
50-74 %	16.0%	17.1%	17.3%	19.3%	12.9%	15.3%	17.5%	15.3%
75% or more	16.4%	14.7%	17.2%	18.8%	15.2%	16.3%	16.7%	16.3%
Union presence								
No union employees	17.5%	15.8%	17.4%	18.5%	15.8%	18.5%	17.3%	17.5%
Has union employees	12.0%	1.8%*	3.0%*	27.9%	10.0%	11.8%	8.2%*	12.3%
Unknown	14.5%	8.0%*	29.7%	24.6%	14.8%	13.2%	16.7%	14.2%
Percent low wage employees **								
50% or more low wage	21.5%	12.0%*	20.4%*	26.2%	19.2%	27.7%	17.4%	22.9%
Less than 50% low wage	16.1%	15.5%	17.1%	18.5%	14.3%	15.9%	16.9%	15.7%
Unknown	16.3%	10.1%*	16.5%	23.1%	18.3%	16.1%	16.0%	16.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.a(1997) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.70%	1.84%	1.35%	1.66%	1.19%	0.62%	0.93%	0.72%
Industry group **								
Agric., fish., forest.	7.51% *	--	--	--	--	--	9.59% *	6.00% *
Mining	7.32%	0.00%	0.00%	11.81% *	0.00%	6.56%	13.37% *	5.89%
Construction	4.00%	4.06%	5.19%	7.19%	6.50% *	5.71%	3.09%	8.04% *
Manufacturing	0.78%	3.15% *	2.54%	3.06%	1.46%	0.80%	3.02%	0.62%
Transp., commu., util.	1.05%	5.41% *	8.20%	6.13%	4.21%	1.15%	5.04%	1.36%
Wholesale trade	2.18%	5.87% *	4.50%	4.08%	2.79%	1.08%	3.83%	2.36%
Retail Trade	1.19%	3.89%	2.90%	2.11%	3.86%	2.30%	0.99%	1.46%
Fin., ins., real est.	1.24%	2.79%	2.74% *	3.81% *	4.33%	1.75%	1.84%	1.56%
Services	1.26%	3.01%	2.24%	2.46%	1.31%	1.22%	1.63%	1.11%
Unknown	--	--	--	--	--	--	--	--
Ownership								
For profit, incorporated	0.59%	2.32%	1.37%	1.25%	1.47%	0.70%	0.88%	0.62%
For profit, unincorporated	1.62%	2.14%	5.59% *	6.15%	4.53% *	3.55%	2.22%	2.47%
Nonprofit	1.10%	4.30%	3.78%	1.80%	1.96%	1.32%	2.23%	1.13%
Unknown	2.34%	13.36% *	15.89% *	1.91%	8.89%	3.13%	10.72% *	2.61%
Age of firm								
Less than 5 years	1.33%	3.14%	4.49%	4.82%	5.09% *	3.77%	1.57%	3.98%
5-9 years	2.02%	4.14%	3.25%	2.70%	4.23%	3.00% *	2.38%	2.98%
10-19 years	1.52%	2.29%	3.00%	3.29%	3.52%	2.15%	1.92%	1.82%
20 or more years	1.04%	2.18%	2.15%	1.91%	1.65%	1.29%	1.60%	1.16%
Unknown	0.83%	11.53% *	4.99% *	4.86%	1.79%	0.84%	2.89%	0.89%
Multi/single status								
2 or more locations	0.66%	10.08% *	4.25%	1.36%	1.26%	0.70%	1.95%	0.68%
1 location only	1.27%	1.82%	1.47%	1.92%	2.17%	2.87% *	1.04%	1.87%
Percent full-time employees								
Less than 25%	2.69%	6.84% *	5.78% *	4.89%	5.27%	8.32% *	5.88% *	2.52%
25-49 %	1.32%	5.16% *	5.85% *	7.02%	3.94%	1.94%	4.01%	1.51%
50-74 %	1.11%	3.14%	3.32%	2.07%	1.88%	3.45%	1.47%	1.54%
75% or more	0.76%	1.77%	1.82%	2.06%	1.32%	0.73%	1.13%	0.73%
Union presence								
No union employees	0.75%	1.86%	1.18%	1.53%	1.55%	0.71%	0.98%	0.72%
Has union employees	0.93%	1.27% *	5.60% *	7.50%	2.38%	1.28%	2.72% *	0.99%
Unknown	1.63%	2.50% *	7.65%	5.98%	3.51%	1.45%	4.94%	1.62%
Percent low wage employees **								
50% or more low wage	1.85%	3.84% *	6.49% *	4.03%	3.19%	3.48%	4.18%	2.69%
Less than 50% low wage	0.93%	2.03%	1.43%	1.75%	1.20%	1.11%	1.09%	1.02%
Unknown	0.98%	5.15% *	4.69%	4.35%	2.98%	0.96%	4.19%	1.01%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

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